

Certificate Number: 03088-PAE-DE-031747182

Bankruptcy Case Number: 18-16299



03088-PAE-DE-031747182

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 11, 2018, at 2:21 o'clock PM CDT, Samuel M Cavanagh completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 11, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor